

April 5, 2006

Gentlemen,

I believe a Wal-Mart bank will damage our economy, and here's why:

Wal-Mart does not have an interest in local economies, and provides only a minimal numbers of good jobs. Local banks will likely suffer, resulting in Wal-Mart Bank refusing loans to competitors of the Wal-Mart stores.

I am aware that Wal-Mart strong-arms their suppliers, so their success in providing low prices often is at the expense of others profit margin, not theirs.

Wal-Mart is not a believer in the "Win-Win" business philosophy.

Thank you for your consideration.

Eric Alan Carney